

Need health coverage? The Health Insurance Marketplace is the place for you

Having trouble finding health insurance that fits your needs and your budget? Look no further than the Health Insurance Marketplace. All plans in the Marketplace cover essential health benefits, pre-existing conditions, and more.

To find the latest, most accurate, information about the Marketplace visit HealthCare.gov. At this website, you can learn how the Marketplace works, who can apply for insurance, how to get insurance, how to lower your costs, and more. When you are ready to apply and enroll in a health plan, HealthCare.gov is the place for that, too!

No matter where you live, you may buy insurance from private health plans that cover a comprehensive set of benefits, including doctor visits, hospital stays, preventive care, and prescriptions. And plans in the Marketplace must treat you fairly; they can't deny you coverage because of a pre-existing condition. With a single application, you also will find out if you qualify for Medicaid or the Children's Health Insurance Program, or savings you can use right away to lower your health insurance premiums.

Getting covered is especially important for the African-American community. More than 20% of African-Americans are uninsured, and often have higher rates of serious disease. 41% of African-American have high blood pressure, as compared to only 22% of non-Hispanic white Americans. African-Americans are also at higher risk for prostate cancer and glaucoma, as compared with other Americans, and are less likely to receive preventive care.

The first Marketplace open enrollment period ends March 31, 2014. Enroll by December 15, 2013, for coverage effective January 1, 2014. Starting in 2014, open enrollment is from October 15 – December 7 each year. HealthCare.gov is your best source of information about the Marketplace. You can read information that pertains to you, print checklists, and watch videos to help you apply and enroll.

Want help or need more information?

If you have questions about what the Health Insurance Marketplace offers or how to apply, help is available. You can visit HealthCare.gov and click on the Help link in the upper right of the screen or use the online web chat on the website; or call the Marketplace Call Center toll-free at 1-800-318-2596, to speak with a trained customer service representative. TTY users should call 1-855-889-4325. Tell the customer service representative if you need help in a language other than English.